In the Claims

1. (Currently Amended) A method for ~~assessing risk~~ measuring risk exposure to a human in an environment, wherein the environment includes multiple areas, the method comprising:

detecting the presence of the human and tracking an amount of time the human is present in at least one area; and

using the ~~detected presence~~ amount of time to derive a measure of risk exposure to the human ~~assessment~~.

2. (Currently Amended) The method of claim 1, wherein the step of detecting includes a substep of using a sensor to detect the presence of the human in an area.

3. (Original) The method of claim 2, wherein the step of detecting includes using a radio-frequency identification badge.

4. (Original) The method of claim 2, wherein the step of detecting includes using a card reader.

5. (Original) The method of claim 1, wherein the step of detecting includes a substep of associating an identification of the human with the detection.

6. (Currently Amended) The method of claim 1, further comprising using the measure of risk exposure ~~assessment~~ in a worker's compensation program.

7. (Currently Amended) The method of claim 6, further comprising using at least a portion of the measure of risk exposure ~~assessment~~ to determine premiums to be paid by an employer.

8. (Currently Amended) The method of claim 6, further comprising using at least a portion of the measure of risk exposure ~~assessment~~ to determine benefit payments to be made by an insurer.

9. (Currently Amended) The method of claim 6, further comprising using at least a portion of the measure of risk exposure ~~assessment~~ to determine projections for the worker's compensation program.

10. (Currently Amended) An apparatus for obtaining data to determine an insurance ~~rates~~ premium, the apparatus comprising:

at least one sensor for determining the presence of a human in an at least one area;

and a processor for receiving a signal from the sensor to indicate the presence of a human, and for tracking an amount of time the human is present in the at least one area,

wherein one or more processors receive data derived from the signal to determine, at least in part, an insurance ~~rate~~ premium.

11. (New) A method for determining an insurance premium for a worker in an environment, the method comprising:

defining at least one liability zone within the environment;

detecting a worker's presence in the at least one liability zone, and tracking an amount of time the worker spends in the at least one liability zone; and

calculating an insurance premium based at least in part on the amount of time the worker spends in the at least one liability zone.

12. (New) The method of claim 11, wherein at least two different liability zones are defined, and wherein the different liability zones have different hazard levels.

13 (New) The method of claim 12, wherein an amount of time the worker spends in each liability zone is separately tracked and used to calculate an insurance premium.

14. (New) A system for determining a worker's compensation insurance premium, wherein a work environment has at least one liability zone, the system comprising:

at least one sensor to detect a presence of a worker in the at least one liability zone; and

a processor for tracking an amount of time the worker is present in the at least one liability zone, based on input from the at least one sensor;

wherein the amount of time the worker is present in the at least one liability zone is used at least in part to calculate a worker's compensation insurance premium for the worker.